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IT IS SO ORDERED.

Dated: March 6, 2025



Mina Nami Khorrami
Mina Nami Khorrami
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:)	
)	Case No. 2:24-bk-51435
Monica Clary,)	Chapter 7
)	Judge Nami Khorrami
Debtor.)	

Monica Clary,)	
)	Adv. Pro. No. 2:24-ap-02071
Plaintiff,)	
v.)	
United States Department of Education,)	
)	
Defendant.)	

**AMENDED CONSENT JUDGMENT IN FAVOR OF PLAINTIFF, AS TO THE
UNITED STATES DEPARTMENT OF EDUCATION ONLY, ON COMPLAINT
(DOC 1) TO DETERMINE DISCHARGEABILITY OF STUDENT LOANS**

WHEREAS, Monica Clary (“Plaintiff” or “Debtor”) commenced the above-captioned bankruptcy case by filing a petition under Chapter 7 of Title 11 of the United States Code, 11 U.S.C. § 101 et seq. (“Bankruptcy Code”); and

WHEREAS, the Debtor commenced the above-captioned adversary proceeding (“Adversary Proceeding”) against the United States Department of Education by filing the Complaint to Determine Dischargeability of Student Loans, *see* Adv. Pro. Doc 1 (“Complaint”); and

WHEREAS, on December 5, 2024, the United States Department of Education (“Defendant” or “Education,”) filed an Answer, *see* Adv. Pro. Doc 3, asserting, among other things, that Education held outstanding loans taken by Debtor; and

WHEREAS, by the Complaint, the Plaintiff seeks to discharge, pursuant to 11 U.S.C. § 523(a)(8), the student loan debt identified and described in the following table:

2	DEBT MANAGEMENT AND COLLECTIONS SYSTEM	2004-11-30	\$4,000.00	FFEL STAFFORD UNSUB	Defaulted, Six Payments, Then Missed Payments	\$3,776.00	\$1,130.00	9/26/2009
1	DEPT OF ED/NELNET	2004-09-07	\$2,625.00	FFEL STAFFORD SUB	In Repayment	\$2,227.00	\$584.00	4/8/2007

WHEREAS, the Plaintiff, pursuant to the November 17, 2022, Guidance for Department Attorneys Regarding Student Loan Bankruptcy Litigation, submitted to Education an Attestation in Support of Request for Stipulation Conceding Dischargeability of Student Loans (“Attestation”); and

WHEREAS, the Parties desire to amicably resolve the matters at issue in the Adversary Proceeding and, therefore, have agreed to enter into this Agreed Judgment.

NOW, THEREFORE, upon consideration of the Complaint and the stipulations contained herein, as well as the consent of the parties as evidenced by the endorsement below of the parties or their counsel, it is, by the United States Bankruptcy Court for the Southern District of Ohio ORDERED:

NSLDS Loans 1 and 2 (\$6,003.00 in principal and \$1,714.00 in interest), totaling \$7,717.00 are DISCHARGEABLE.

IT IS SO ORDERED.

AGREED TO:

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